

Ex. '3'

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 01/18/12
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

ACCOUNT NUMBER

51-7

| | |
|-----------------------|------------------|
| Type of Mortgage | GOVERNMENT FIXED |
| Principal Balance | \$89,623.98 |
| Interest Rate | 7.50000% |
| Interest Year to Date | \$562.15 |

Page 1 of 3

CitiMortgage



Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

00002591 BB 102 D18 S150087D AM1 18 018



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

Y09-N99Y-202020202591001*
227802510002591001*

Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|----------------------|-------------------|------------------------|
| Date | | 02/01/12 |
| Principal | | \$380.12 |
| Interest | | \$501.29 |
| Escrow | | \$165.46 |
| Total Amount* | | \$1,046.87 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2011, are posted in January 2012, but credited for December 31, 2011.

A tax and interest statement for 2011 income tax purposes is either enclosed with this monthly statement or will be mailed separately by January 31, 2012. To protect your identity, your full social security number will not be printed on the document but will be used in IRS reporting.

CMA-SSB-R0101

Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

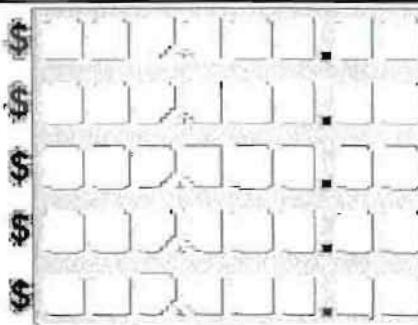
Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

Due Date: 02/01/12
 Total Amount: \$1,046.87
 See detail below.

Additional Principal



Additional Escrow:

Additional Monthly Payment:

Total Amount Enclosed

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

51-7 0000104687 0000104687 0000104687

INTERNET REPRINT
 CITI 4815 0257

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to citimortgage.com and register for E-Z Pay today or complete the form below.

1 Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2 Financial Institution: _____

Financial Institution Address: _____

Signature of Financial Institution Account Holder: _____

Date: _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117
 PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, escrow changes, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel this Agreement at its option if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you reference with your existing CitiMortgage/Citibank ledger unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Contact Information

*Calls are randomly monitored and recorded to ensure quality service.

Customer Service:

1-800-263-7918*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-7:00 p.m. ET

Sunday

12:00 p.m.-1:00 p.m. ET

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Please be sure to write your account number on your correspondence.

Regular Payments

CitiMortgage, Inc.
 PO Box 689196
 Des Moines, IA 50368-9196

Tax Bills

CitiMortgage, Inc.
 PO Box 23689
 Rochester, NY 14692

Air Express Payments

CitiMortgage, Inc.
 4740 121st St.
 Urbandale, IA 50323-2402

Air Express Correspondence

CitiMortgage, Inc.
 14700 Citicorp Drive, MC 0251
 Hagerstown, MD 21742

Credit Bureau Disputes/

Account Inquiries

CitiMortgage, Inc.
 PO Box 6243
 Sioux Falls, SD 57117-6243

Property Insurance

CitiMortgage, Inc.
 PO Box 7706
 Springfield, OH 45501
 1-800-442-8774

Insurance Claim Center

CitiMortgage, Inc.
 PO Box 8855
 Springfield, OH 45501-8855
 1-866-844-2198

Customer Service

By calling 1-800-263-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours. In addition, Customer Service Representatives are available Monday through Friday between the hours of 7:00 a.m. and Midnight ET, Saturday between the hours of 8:00 a.m. and 7:00 p.m. ET and Sunday between the hours of 12:00 p.m. and 1:00 p.m. ET.

For Residential Customers Only: PURSUANT TO 8.6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BESENT TO THIS ADDRESS: CitiMortgage, Inc., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notices on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



©2011 CitiMortgage, Inc. CitiMortgage, Inc. does business as Citicorp Mortgage in NM. CitiMortgage, Inc. is an equal housing lender. Fixed Rate Home Equity Loans and Home Equity Lines of Credit are made available through Citibank, N.A. equal housing lender. Citi, Arc Design and Citi and Arc Design are registered service marks of Citigroup Inc.

Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME: _____

MIDDLE NAME: _____

NEW MAILING ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

NEW HOME PHONE: _____ NEW WORK PHONE: _____

ADD/UPDATE E-MAIL ADDRESS: _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? YES NO

REPRESENTATION OF PRINTED DOCUMENT

Page 2 of 3

CITIMORTGAGE, INC.
PO BOX 6243
SIOUX FALLS SD 57117-6243

IMPORTANT TAX RETURN
INFORMATION BELOW

WILLIAM R SCHULTE
MELANI SCHULTE
7201 W LAKE MEAD BLVD STE550
LAS VEGAS NV 89128-8364

CitiMortgage, Inc.
For Information Call: 1-800-283-7918 **
Customer Service Hours:
Monday - Friday 7:00 AM - 12:00 Midnight ET
Saturday - 8:00 AM - 7:00 PM ET
Sunday - 12:00 PM - 11:00 PM ET
Or visit our Website at www.citimortgage.com

YNNNN-NNNN-NNNN-NNNN
27802018002591002

Account Number: [REDACTED] 351

Property Address:
9500 ASPEN GLOW DR
LAS VEGAS NV 89134

CORRECTED (if checked)

| | | | | |
|---|--|--|---|--|
| RECIPIENT/LENDER'S name, address, and telephone number CITIMORTGAGE, INC. PO BOX 6243 SIOUX FALLS SD 57117-6243 | | * Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you actually paid by you and not reimbursed by another person. | OMB No. 1545-0901 | 2011 Form 1098 Mortgage Interest Statement |
| RECIPIENT'S federal identification no. 13-3222578 | PAYER'S social security number XXX-XX-[REDACTED] | 1 Mortgage interest received from payer/borrower \$ 2,268.29 | Copy B For Payer/Borrower The information on boxes 1, 2, 3, and 4 is provided for information and is being furnished to the Internal Revenue Service. If you are required to file a return, a regular or penalty or other addition may be imposed on you if the IRS determines that an underpayment of tax results because you understated a deduction for the mortgage interest or for these points or because you did not report the interest or interest on your return. | |
| PAYER'S/BORROWER'S name WILLIAM R SCHULTE MELANI SCHULTE Street address (including apt. no.) 7201 W LAKE MEAD BLVD STE550 City, State and ZIP code LAS VEGAS, NV 89128-8364 | | 2 Points paid on purchase of principal residence \$ | | |
| Account number (see instructions) [REDACTED] 351 | | 3 Return of overpaid interest \$ | | |
| | | 4 Mortgage insurance premiums \$ | | |

Form 1098

(keep for your records)

Department of the Treasury Internal Revenue Service

CM-1098-012

Annual Tax and Interest Statement

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

INTEREST INFORMATION

GROSS INTEREST APPLIED
NET INTEREST PAID (SEE BOX 1)

REAL ESTATE TAX INFORMATION

| | | |
|------------|------------------------|------------|
| \$2,268.29 | REAL ESTATE TAXES PAID | \$1,590.07 |
| \$2,268.29 | | |

IMPORTANT MESSAGES

This 2011 Form 1098 contains information that will be reported to the Internal Revenue Service. Principal Balance and Real Estate Tax amounts are for informational purposes only. Refer to the back of this statement for other important messages and instructions. Please consult with your tax advisor or the Internal Revenue Service for any tax related questions.

REPRESENTATION OF PRINTED DOCUMENT

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 525.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buy-down" mortgage. Such amounts are deductible by you only in certain circumstances. **Caution:** If you prepaid interest in 2011 that accrued in full by January 15, 2012, this prepaid interest may be included in box 1. However you cannot deduct the prepaid amount in 2011 even though it may be included in box 1.

If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 6396. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Not all points are reportable to you. Box 2 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 2 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 3. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 3 amount on the "Other income" line of your 2011 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525.

Box 4. Shows mortgage insurance premiums which may qualify to be treated as deductible mortgage interest. See the Schedule A (Form 1040) instructions.

Box 5. The interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from escrow.

REPRESENTATION OF PRINTED DOCUMENT

FACTS

WHAT DOES CITI DO WITH YOUR PERSONAL INFORMATION?

Page 3 of 3



Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and transaction history

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citi chooses to share; and whether you can limit this sharing.

2010 RELEASE UNDER E.O. 14176

For our everyday business purposes —

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

YES

NO

For our marketing purposes —

to offer our products and services to you

YES

NO

For joint marketing with other financial companies

YES

NO

For our affiliates' everyday business purposes —

information about your transactions and experiences

YES

NO

For our affiliates' everyday business purposes —

information about your creditworthiness

YES

YES

For nonaffiliates to market to you

YES

YES

- Mail the form below.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.

Call toll free 1-800-283-7918

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Mail to:

Citibank Service Center
Mail Stop CMP
PO Box 769022
San Antonio, TX 78245-9022

CMI-PVCY-0112

INTERNET REPRINT
CITI 4815 0261

REPRESENTATION OF PRINTED DOCUMENT

Page 2

| | |
|--|---|
| Who is providing this notice? | This notice is provided by Citibank N.A., CitiMortgage, Inc. and Citicorp Trust Bank, f.s.b. CitiMortgage provides servicing on behalf of Citi affiliates, including Citibank N.A. and Citigroup Global Markets Realty Corp. |
| How does Citi protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does Citi collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ provide account information or give us your contact information ▪ provide employment information or apply for a loan ▪ give us your income information |
| | We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes - information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Our affiliates include companies with a Citi name; financial companies such as Citigroup Global Markets, Inc., and Banamex USA. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products and services to you. |

For Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.

For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 02/20/12
 Property Address: 9500 ASPEN GLOW DR.
 LAS VEGAS NV 89134

ACCOUNT NUMBER: 51-7

Type of Mortgage: GOVERNMENT FIXED
 Principal Balance: \$89,623.98
 Interest Rate: 7.50000%
 Interest Year to Date: \$562.15

Page 1 of 1

CitiMortgage



Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

00005777 BB 102 051 SIS0079D AMI 8.651



005776

WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

NIN/NIN/NIN/NIN/NIN/NIN
20/02/2015 1005760001

Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|--------------|-------------------|------------------------|
| Date | | 03/01/12 |
| Principal | | \$382.49 |
| Interest | | \$498.92 |
| Escrow | | \$165.46 |
| Total Amount | | \$1,046.87 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.



Monthly Highlights

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 02/15/12, \$388.89 was paid for County Tax.

CITIMORTGAGE

Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

Due Date: 03/01/12

Total Amount: \$1,046.87

See detail below:

Additional Principal:

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |

Additional Escrow:

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |

Additional Monthly Payment:

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |

Total Amount Enclosed:

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |
| \$ | | | | | | | |

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104687 0000104687 0000104687

INTERNET REPRINT

CITI 4815 0255

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to citmortgage.com and register for E-Z Pay today or complete the form below.

1 Check One Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2 Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 62779, Sioux Falls, SD 57117
 PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account, designated above for the amount of your total monthly mortgage payment. We understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel this Agreement at its option if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance or if your existing CitiMortgage/Citibank loan ends unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Contact Information

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Customer Service.

1-800-283-7918*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-7:00 p.m. ET

Sunday

12:00 p.m.-1:00 p.m. ET

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Please be sure to write your account number on your correspondence.

Regular Payments

CitiMortgage, Inc.
PO Box 689196
Des Moines, IA 50368-9796

Tax Bills

CitiMortgage, Inc.
PO Box 23589
Rochester, NY 14692

Air Express Payments

CitiMortgage, Inc.
4740 121st St.
Urbandale, IA 50323-2402

Air Express Correspondence

CitiMortgage, Inc.
14700 Citicorp Drive, MC 0251
Hagerstown, MD 21742Credit Bureau Disputes/
Account InquiriesCitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

Property Insurance

CitiMortgage, Inc.
PO Box 7706
Springfield, OH 45501
1-800-442-8774

Insurance Claim Center

CitiMortgage, Inc.
PO Box 8855
Springfield, OH 45501-8855
1-866-844-2198

Mortgage Options

1-800-MORTGAGE (667-8424)

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit www.citmortgage.com for more information regarding CitiBank mortgage products. We're here to help you find the best mortgage solution!

Payment Information

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-283-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Customer Service

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours. In addition, Customer Service Representatives are available Monday through Friday between the hours of 7:00 a.m. and Midnight ET, Saturday between the hours of 8:00 a.m. and 7:00 p.m. ET and Sunday between the hours of 12:00 p.m. and 8:00 p.m. ET.

For Residential Customers Only: PURSUANT TO § 8 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CitiMortgage, Inc., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (b) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



©2012 CitiMortgage, Inc. CitiMortgage, Inc. does business as Citicorp Mortgage in NM. CitiMortgage, Inc. is an equal housing lender. Fixed Rate Home Equity Loans and Home Equity Lines of Credit are made available through Citibank, N.A. equal housing lender. Citi, Arc Design and Citi and Arc Design are registered service marks of Citigroup Inc.

Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

MI _____ LAST NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

ADD/UPDATE E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? YES NO

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 03/19/12
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

ACCOUNT NUMBER: [REDACTED]

| | |
|-----------------------|------------------|
| Type of Mortgage | GOVERNMENT FIXED |
| Principal Balance | \$89,623.98 |
| Interest Rate | 7.50000% |
| Interest Year to Date | \$562.15 |

Page 1 of 1

CitiMortgage



Customer service 1-800-283-7918*
 Please reference your account number 0577014851 when calling.
 *Calls are randomly monitored and recorded to ensure quality service.

00005882 BB 10Z 079 SIS0079D AMI 8 079



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

005881

NNNN-NNNN-NNNN-NNNN
 2050-07905810001

Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|--------------|-------------------|------------------------|
| Date | 04/01/12 | |
| Principal | | \$384.88 |
| Interest | | \$496.53 |
| Escrow | | \$165.48 |
| Total Amount | | \$1,046.87 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY. AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED, THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

2013-03-28-00000000000000000000000000000000

Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: 851-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.
 Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

| See detail below: | Due Date: | Total Amount: |
|-----------------------------|-----------|---------------|
| | 04/01/12 | \$1,046.87 |
| Additional Principal: | \$ | _____ |
| Additional Escrow: | \$ | _____ |
| Additional Monthly Payment: | \$ | _____ |
| Total Amount Enclosed: | \$ | _____ |

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

[REDACTED] 517 0000104687 0000104687 0000104687

INTERNET REPRINT

CITI 4815 0253

REPRESENTATION OF PRINTED DOCUMENT

Check One: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited _____

Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment fees, fees, escrow charge, adjustable rate mortgage. CitiMortgage will provide you with written notice at least 30 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until there becomes a written letter, issued by you, 30 days prior to the cancellation date. CitiMortgage can cancel the agreement if it receives a 30 day notice or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with other institution. CitiMortgage retains the right to cancel your service if it receives a written notice.

*Calls are randomly monitored and recorded to ensure quality service.

Monday-Friday
7:00 am-12:00 Midnight ET
Saturday
8:00 am-8:00 pm ET
Sunday
10:00 am-10:00 pm ET

Dial 711 from the U.S.
Dial 1-866-280-2050
from Puerto Rico

Collections
1-800-723-7906*
Monday-Friday
8:00 am-12:00 Midnight ET
Saturday-Sunday
8:00 am-8:00 pm ET

Please be sure to write your account number on your correspondence.

Regular Payments

CitiMortgage, Inc.
PO Box 669196
Des Moines, IA 50368-9196

Air Express Payments

CitiMortgage, Inc.
47401 12th St.
Urbandale, IA 50323-2402

**Credit Bureau Disputes/
Account Inquiries**

CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

Collections

CitiMortgage, Inc.
PO Box 8639
Springfield, OH 45508-8639
1-866-844-2198

Tax Bills

CitiMortgage, Inc.
PO Box 23659
Rochester, NY 14692

Air Express Correspondence

CitiMortgage, Inc.
14700 Citicorp Drive, MD 0251
Hagerstown, MD 21742

Property Insurance

CitiMortgage, Inc.
PO Box 7706
Springfield, OH 45501
1-800-442-8774

Insurance Claim Center

CitiMortgage, Inc.
PO Box 8639
Springfield, OH 45508-8639

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit www.citimortgage.com for more information regarding CitiBank mortgage products. We're here to help you find the best mortgage solution!

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-283-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 606 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICES OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number, and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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REPRESENTATION OF PRINTED DOCUMENT

1 Check One: Please detail my Checking Account (Attach a voided check)
Please detail my Savings Account (Attach a deposit slip)
Financial Institution Account # to be debited _____

2 Financial Institution _____
Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By signing above, I am authorizing CitiMortgage, Inc. to automatically debit my account designated above for the amount of my scheduled mortgage payment. I understand that the debit amount may vary due to changes in my monthly payment (i.e., taxes, escrow charges, adjustable rate mortgage). CitiMortgage will provide you with written notice of any change in the debit amount 30 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, dated to you, 14 days prior to the cancellation date. (Adjustments can cause the equivalent of 2 or more debit refunds to be received in 6 months. The monthly automatic debit will continue if you refinance with your existing CitiMortgage Account. CitiMortgage retains the right to discontinue this service.)

*Calls are randomly monitored and recorded to ensure quality service.

Please be sure to write your account number on your correspondence.

Regular Payments

CitiMortgage, Inc.
PO Box 629196
Des Moines, IA 50366-9196

Tax Bills

CitiMortgage, Inc.
PO Box 23689
Rochester, NY 14693

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 a.m.-12:00 p.m. ET

Dial 711 from the U.S.

Dial 1-866-280-2650

from Puerto Rico

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Air Express Payments

CitiMortgage, Inc.
4740 12th St.
Urbandale, IA 50323-2402

Air Express Correspondence

CitiMortgage, Inc.
14700 Citicorp Drive, MC 0251
Hagerstown, MD 21742

**Credit Bureau Disputes/
Account Inquiries**

CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

**Property Insurance
Correspondence**

CitiMortgage, Inc.
PO Box 7706
Springfield, OH 45501
1-800-442-8774

Insurance Claim Center

CitiMortgage, Inc.
PO Box 6555
Springfield, OH 45501-6555
1-800-844-2198

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs or visit www.citimortgage.com for more information regarding CitiBank mortgage products. We're here to help you find the best mortgage solution.

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-283-7918 to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds, please call 1-800-283-7918.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate resurrections by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 605 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CitiMortgage, Inc., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10000 HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reasons for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 05/17/12
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

ACCOUNT NUMBER: [REDACTED] 51-7

| | |
|-----------------------|------------------|
| Type of Mortgage | GOVERNMENT FIXED |
| Principal Balance | \$89,302.72 |
| Interest Rate | 7.50000% |
| Interest Year to Date | \$1,122.30 |

Page 1 of 1

CitiMortgage



Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling
 *Calls are randomly monitored and recorded to ensure quality service.

00005705 BB 10Z 138 SIS0079D AM1 8 138



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

NIN-NIN-NIN-NIN-NIN-NIN-NIN-NIN
 *265021180007020001

CITIMORTGAGE

Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT |
|---------------------|-------------------|-------------------|
| Date | | 06/01/12 |
| Principal | | \$389.71 |
| Interest | | \$491.70 |
| Escrow | | \$165.46 |
| Total Amount | | \$1,046.87 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com!

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY. AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED, THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

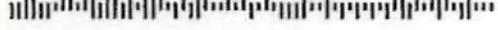
Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: [REDACTED] 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.
 Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

| Serial# Below: | Due Date: | Total Amount: |
|-----------------------------|-----------|---------------|
| | 06/01/12 | \$1,046.87 |
| Additional Principal: | \$ | _____ |
| Additional Escrow: | \$ | _____ |
| Additional Monthly Payment: | \$ | _____ |
| Total Amount Enclosed: | \$ | _____ |

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

[REDACTED] 51-7 0000104687 0000104687 0000104687

INTERNET REPRINT

CITI 4815 0249

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to cilmortgage.com and register for E-Z Pay today or complete the form below.

1 Check One: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2 Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, escrow charges, adjustable rate mortgages). CitiMortgage will provide you with written notice at least 10 days prior to any changes in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter signed by you, 3 days prior to the cancellation date. CitiMortgage can cancel this Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing CitiMortgage/Citibank lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Contact Information

*Calls are randomly monitored and recorded to ensure quality service.

Customer Service

1-800-283-7918*

Monday-Friday

7:00 am-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 am-10:00 p.m. ET

TTY Services:

Dial 711 from the U.S.

Dial 1-866-280-2050

from Puerto Rico

Collections

1-800-723-7906*

Monday-Friday

8:00 am-12:00 Midnight ET

Saturday-Sunday

8:00 am-8:00 p.m. ET

Customer Service

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 563 (b) (8) (D) OF THE RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 563 (b) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

M LAST NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

ADDITIONAL E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? YES NO

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 06/19/12
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

ACCOUNT NUMBER

51-7

| | |
|-----------------------|------------------|
| Type of Mortgage: | GOVERNMENT FIXED |
| Principal Balance | \$89,302.72 |
| Interest Rate | 7.5000% |
| Interest Year to Date | \$1,122.30 |

Page 1 of 1

CitiMortgage

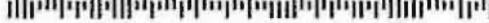


Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

00005641 BB 102 171 SIS0079D AM1 8 171



005641

WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

NNNN-NNNN-NNNN-NNNN
00564170051320001*

CMBSSB01011



Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT |
|--------------|-------------------|-----------------|
| Date | | 07/01/12 |
| Principal | | \$392.14 |
| Interest | | \$489.27 |
| Escrow | | \$165.46 |
| Total Amount | | \$1,046.87 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com

Monthly Highlights

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 06/19/12, \$430.00 was paid for Hazard Insurance.



Detach and return the bottom portion with payment. Retain the top portion for your records.



Account Number: 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

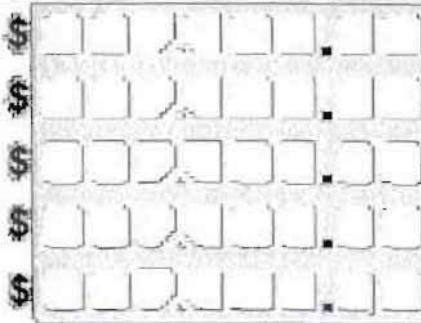
Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

| | | |
|------------------|-----------|---------------|
| See detail below | Due Date: | Total Amount: |
| | 07/01/12 | \$1,046.87 |

Additional Principal:



Additional Escrow:

Additional Monthly Payment:

Total Amount Enclosed:

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

51-7 0000104687 0000104687 0000104687

INTERNET REPRINT
 CITI 4815 0247

REPRESENTATION OF PRINTED DOCUMENT

1 Check Only Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)
 Financial institution Account # to be debited _____

2 Financial Institution
 Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment fee, fees, escrow cause, adjustable rate mortgage. CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to credit your account until they receive a written letter issued by you, 4 days prior to the cancellation date. CitiMortgage can cancel this agreement at any time if 2 or more bank returns are received in a month. The website automatic debit will continue if you refinance with CitiMortgage/Bank under unless you advise us to discontinue the service.

*Calls are randomly monitored and recorded to ensure quality service.

Please be sure to write your account number on your correspondence.

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-6:00 p.m. ET

Sunday

10:00 a.m.-10:00 p.m. ET

Day TR from the U.S.

Dial 1-866-260-2050

From Puerto Rico

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Regular Payments

CitiMortgage, Inc.
 PO Box 629196
 Des Moines, IA 50368-9196

Air Express Payments

CitiMortgage, Inc.
 4741121st St.
 Hagerstown, MD 21742-2402

**Credit Bureau Disputes/
 Account Inquiries**

CitiMortgage, Inc.
 PO Box 6243
 Sioux Falls, SD 57117-6243

Insurance Claim Center

CitiMortgage, Inc.
 PO Box 6855
 Springfield, OH 45503-6855

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Tax Bills

CitiMortgage, Inc.
 PO Box 23689
 Rochester, NY 14682

Air Express Correspondence

CitiMortgage, Inc.
 14700 Citicorp Drive, MD 21231
 Hagerstown, MD 21742

**Property Insurance
 Correspondence**

CitiMortgage, Inc.
 PO Box 7706
 Springfield, OH 45501
 1-800-442-8774

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs or visit www.citimortgage.com for more information regarding CitiBank mortgage products. We're here to help you find the best mortgage solution!

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-263-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds, please call 1-800-263-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

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For Residential Customers Only: PURSUANT TO § 6 of RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002 HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reasons for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (c) (B) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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REPRESENTATION OF PRINTED DOCUMENT



Mortgage Account Information

Statement Date: 07/17/12
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 1

ACCOUNT NUMBER: 351-7

| | |
|-----------------------|------------------|
| Type of Mortgage | GOVERNMENT FIXED |
| Principal Balance | \$88,979.45 |
| Interest Rate | 7.5000% |
| Interest Year to Date | \$1,680.44 |



Customer service 1-800-283-7918*
 Please reference your account number 0577014851 when calling.
 *Calls are randomly monitored and recorded to ensure quality service.

00006131 BB 10Z 199 SIS0079D AMI 8 199



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

006127



NNNN-NNNN-NNNN-NNNN
 26592199996127001



Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|--------------|-------------------|------------------------|
| Date | | 08/01/12 |
| Principal | | \$394.59 |
| Interest | | \$486.82 |
| Escrow | | \$165.46 |
| Total Amount | | \$1,046.87 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citmortgage.com

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

CMASSERK0712

Detach and return the bottom portion with payment. Retain the top portion for your records.

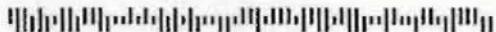
Account Number: 351-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

Due Date: 08/01/12

Total Amount: \$1,046.87

See detail below

| | | | | | | |
|----|--|--|--|--|--|--|
| \$ | | | | | | |
| \$ | | | | | | |
| \$ | | | | | | |
| \$ | | | | | | |
| \$ | | | | | | |

Additional Principal:

Additional Escrow:

Additional Monthly Payment:

Total Amount Enclosed:

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

351-7 0000104687 0000104687 0000104687

INTERNET REPRINT
 CITI 4815 0245

REPRESENTATION OF PRINTED DOCUMENT

Check One: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)
 Financial Institution Account # to be debited _____

Financial Institution _____
Financial Institution Address _____
Signature of Financial Institution Account Holder _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your loan monthly mortgage payment. To understand how the debt aspect may vary due to changes in your monthly payment due date, refer to the Change of Mortgagee Addendum. CitiMortgage will provide you with written notice of least 15 days prior to an change in the debit account. CitiMortgage is authorized to debit your account with the amount of a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel this agreement if it receives a written notice of 75 or more business days received in 5 months. The monthly automatic debit will continue if you withdraw and then reapply CitiMortgage before you fully or in part pay off the account.

Please be sure to write your account number on your correspondence.

Monday-Friday
 7:00 am-12:00 Midnight ET
Saturday
 8:00 am-6:00 pm ET
Sunday
 10:00 am-10:00 pm ET
 Dial 711 from the U.S.,
 Dial 1-866-260-2050
 from Puerto Rico
Collections
 1-800-723-7906*
Monday-Friday
 5:00 am-12:00 Midnight ET
Saturday/Sunday
 8:00 am-9:00 pm ET

Regular Payments
 CitiMortgage, Inc.
 PO Box 687956
 Des Moines, IA 50368-9796

Air Express Payments
 CitiMortgage, Inc.
 4740 12th St
 Urbandale, IA 50323-9402

Credit Bureau Disputes/ Account Inquiries
 CitiMortgage, Inc.
 PO Box 6243
 Sioux City, SD 57117-6243

Insurance Claim Center
 CitiMortgage, Inc.
 PO Box 8855
 Springfield, OH 45501-8855
 1-866-924-2158*

Tax Bills
 CitiMortgage, Inc.
 PO Box 23689
 Rochester, NY 14692

Air Express Correspondence
 CitiMortgage, Inc.
 14700 Citicorp Drive, MC 0251
 Hagerstown, MD 21742

Property Insurance Correspondence
 CitiMortgage, Inc.
 PO Box 7796
 Springfield, OH 45501
 1-800-442-8774*

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit www.citimortgage.com for more information regarding CitiBank mortgage products. We're here to help you find the best mortgage solution!

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-263-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-263-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

By calling 1-800-263-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system offers you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO 5.6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO 5.623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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REPRESENTATION OF PRINTED DOCUMENT



Mortgage Account Information

Statement Date: 08/17/12
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 1

ACCOUNT NUMBER: 517

| | |
|-----------------------|------------------|
| Type of Mortgage | GOVERNMENT FIXED |
| Principal Balance | \$8,654.16 |
| Interest Rate | 7.50000% |
| Interest Year to Date | \$2,236.56 |

200YEARS CITI

Customer service 1-800-283-7918*
 Please reference your account number 0577014851 when calling.
 *Calls are randomly monitored and recorded to ensure quality service.

00006355 BB 10Z 230 SIS0079D AM1 8 230



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

006353



NINNIN-NINNIN-NINNIN-NINNIN-NINNIN
 2159022310063330901*



Account Activity

| | PAYMENTS RECEIVED: | MONTHLY PAYMENT AMOUNT |
|--------------|--------------------|------------------------|
| Date | | 09/01/12 |
| Principal | | \$397.06 |
| Interest | | \$484.35 |
| Escrow | | \$165.48 |
| Total Amount | | \$1,046.87 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com

Monthly Highlights

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 08/01/12, \$397.81 was paid for County Tax.

CHASSER0713.

Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: 1-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

| | |
|-----------|---------------|
| Due Date: | Total Amount: |
| 09/01/12 | \$1,046.87 |

See detail below

\$ \$ \$ \$ Additional Monthly Payment: \$ Total Amount Enclosed: \$

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104687 0000104687 0000104687

INTERNET REPRINT

CITI 4815 0243

REPRESENTATION OF PRINTED DOCUMENT

Check Over Please detail my Checking Account (Attach a voided check)
 Please detail my Savings Account (Attach a deposit slip)
 Financial Institution Account # to be debited _____

Financial Institution _____
 Financial Institution Address _____
 Signature of Financial Institution Account Holder _____
 Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary day to day, as your monthly payment fee, fees, escrow charges, adjustable rate mortgage. CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the agreement if it receives 6 months. The monthly automatic debit will continue if you refinance with your existing CitiMortgage account. Under such circumstances you will be responsible for the transfer.

Letters randomly monitored and recorded to ensure quality service.

Please be sure to write your account number on your correspondence.

Regular Payments
 CitiMortgage, Inc.
 PO Box 629196
 Des Moines, IA 50366-9196

Tax Bills
 CitiMortgage, Inc.
 PO Box 23689
 Rochester, NY 14692

Monday-Friday
 7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 a.m.-10:00 p.m. ET

Dial 711 from the U.S.
 Dial 1-866-280-2050
 from Puerto Rico

Collections
1-800-723-7906*
 Monday-Friday
 8:00 a.m.-12:00 Midnight ET
 Saturday-Sunday
 8:00 a.m.-8:00 p.m. ET

Air Express Payments
 CitiMortgage, Inc.
 4741 12th St.
 Urbandale, IA 50323-2302

Air Express Correspondence
 CitiMortgage, Inc.
 14700 Cincorp Drive, MD 0251
 Hagerstown, MD 21742

**Credit Bureau Disputes/
 Account Inquiries**
 CitiMortgage, Inc.
 PO Box 6245
 Sioux Falls, SD 57117-6245

**Property Insurance
 Correspondence**
 CitiMortgage, Inc.
 PO Box 7706
 Springfield, OH 45501
 1-800-442-6774

Insurance Claim Center
 CitiMortgage, Inc.
 PO Box 8255
 Springfield, OH 45501-8255
 1-866-844-2198

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs or visit www.citimortgage.com for more information regarding CitiBank mortgage products. We're here to help you find the best mortgage solution!

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-263-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-263-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

By calling 1-800-263-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: Pursuant to § 606 of RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC. ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10000, HAGERSTOWN, MD 21740-0000. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the request for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (b) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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REPRESENTATION OF PRINTED DOCUMENT



Mortgage Account Information

Statement Date: 09/18/12
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 1

ACCOUNT NUMBER: [REDACTED]

| | |
|-----------------------|------------------|
| Type of Mortgage | GOVERNMENT FIXED |
| Principal Balance | \$88,654.16 |
| Interest Rate | 7.50000% |
| Interest Year to Date | \$2,236.56 |

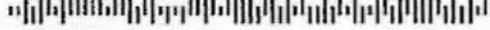
200YEARS citi

Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

00005671 BB 10Z 262 SIS0079D AMI # 262



WILLIAM R SCHULTE

MELANI SCHULTE

7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|--------------|-------------------|------------------------|
| Date | | 10/01/12 |
| Principal | | \$399.54 |
| Interest | | \$481.87 |
| Escrow | | \$165.46 |
| Total Amount | | \$1,046.87 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.



Monthly Highlights

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 09/17/12, \$397.05 was paid for County Tax.

NINN-NINN-NINN-NINN-NINN
46102420000000000000

CITIMORTGAGE

Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: [REDACTED] -7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

| | |
|-----------|---------------|
| Due Date: | Total Amount: |
| 10/01/12 | \$1,046.87 |

See detail below:

| | | | | | | |
|----|---|---|---|---|---|---|
| \$ | 1 | 0 | 4 | 6 | 8 | 7 |
|----|---|---|---|---|---|---|

Additional Principal:

| | | | | | | |
|----|---|---|---|---|---|---|
| \$ | 1 | 0 | 4 | 6 | 8 | 7 |
|----|---|---|---|---|---|---|

Additional Escrow:

| | | | | | | |
|----|---|---|---|---|---|---|
| \$ | 1 | 0 | 4 | 6 | 8 | 7 |
|----|---|---|---|---|---|---|

Additional Monthly Payment:

| | | | | | | |
|----|---|---|---|---|---|---|
| \$ | 1 | 0 | 4 | 6 | 8 | 7 |
|----|---|---|---|---|---|---|

Total Amount Enclosed:

| | | | | | | |
|----|---|---|---|---|---|---|
| \$ | 1 | 0 | 4 | 6 | 8 | 7 |
|----|---|---|---|---|---|---|

| | | | | | | |
|----|---|---|---|---|---|---|
| \$ | 1 | 0 | 4 | 6 | 8 | 7 |
|----|---|---|---|---|---|---|

| | | | | | | |
|----|---|---|---|---|---|---|
| \$ | 1 | 0 | 4 | 6 | 8 | 7 |
|----|---|---|---|---|---|---|

| | | | | | | |
|----|---|---|---|---|---|---|
| \$ | 1 | 0 | 4 | 6 | 8 | 7 |
|----|---|---|---|---|---|---|

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

[REDACTED] 517 0000104687 0000104687 0000104687

INTERNET REPRINT

CITI 4815 0297

REPRESENTATION OF PRINTED DOCUMENT

Check One: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)
 Financial Institution Account # to be debited _____

Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By signing above you are authorizing CitiMortgage, Inc. to automatically debit the account designated above for the amount of your total monthly mortgage payment. You understand that the date of each monthly payment may vary due to changes in your monthly payment due date. Fees, income charges, late fees or other charges will not affect the monthly payment. CitiMortgage will provide you with written notice at least 15 days prior to any change. The date amount CitiMortgage is authorized to debit your account will then become a written notice issued by you. A deposit pool to the cancellation date. CitiMortgage can cancel this agreement at its option if it is given 60 days (not return) notice received in writing. The monthly automatic debit will continue if you relocate and your existing CitiMortgage lender refuses you relief in determining the service.

Monday-Friday
7:00 am-12:00 Midnight ET
Saturday
8:00 am-6:00 p.m. ET
Sunday
10:00 am-10:00 p.m. ET

Dial 711 from the U.S.
Dial 1-656-260-2050
from Puerto Rico

Collections
1-800-723-7906*
Monday-Friday
8:00 am-12:00 Midnight ET
Saturday-Sunday
8:00 am-5:00 p.m. ET

Please be sure to write your account number on your correspondence.

Regular Payments
CitiMortgage, Inc.
PO Box 588196
Des Moines, IA 50368-9196

Air Express Payments
CitiMortgage, Inc.
4740 129th St.
Urbandale, IA 50323-9402

**Credit Bureau Disputes/
Account Inquiries**
CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57107-6243

Insurance Claim Center
CitiMortgage, Inc.
PO Box 6855
Springfield, OH 45501-6855
1-866-844-2197*

Tax Bills
CitiMortgage, Inc.
PO Box 23589
Rochester, NY 14692

Air Express Correspondence
CitiMortgage, Inc.
14700 CitiCorp Drive, NC 2051
Hagerstown, MD 21742

**Property Insurance
Correspondence**
CitiMortgage, Inc.
PO Box 7716
Springfield, OH 45501
1-800-442-8774*

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REPRESENTATION OF PRINTED DOCUMENT



Mortgage Account Information

Statement Date: 10/17/12
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 1

ACCOUNT NUMBER: [REDACTED]-7

| | |
|-----------------------|------------------|
| Type of Mortgage | GOVERNMENT FIXED |
| Principal Balance | \$88,654.16 |
| Interest Rate | 7.50000% |
| Interest Year to Date | \$2,236.56 |



Customer service 1-800-283-7918
 Please reference your account number 0577014851 when calling
 *Calls are randomly monitored and recorded to ensure quality service.

00005771 BB 10Z 291 SIS0079D AM1 8 291



005769

WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364



NNNN-NNNN-NNNN-NNNN
 *205012291005769001



Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|--------------|-------------------|------------------------|
| Date | 11/01/12 | |
| Principal | \$402.04 | |
| Interest | \$479.37 | |
| Escrow | \$277.99 | |
| Total Amount | \$1,159.40 | |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citmortgage.com

Monthly Highlights

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

CMA1289K-0712

Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: [REDACTED]-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

| See detail below: | Due Date: | Total Amount: |
|------------------------|-----------|---------------|
| | 11/01/12 | \$1,159.40 |
| Additional Principal: | \$ | _____ |
| Additional Escrow: | \$ | _____ |
| | \$ | _____ |
| | \$ | _____ |
| | \$ | _____ |
| Total Amount Enclosed: | \$ | _____ |

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000115940 0000115940 0000115940

INTERNET REPRINT

CITI 4815 0295

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to citimortgage.com and register for E-Z Pay today or complete the form below.

1 **Check One:** Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2 Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: **CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117**
PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, escrow charges, adjustable rate mortgages). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written notice signed by you 4 days prior to the cancellation date. CitiMortgage can cancel this agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing CitiMortgage lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Contact Information

| | |
|--|---|
| Customer Service 1-800-283-7918* Monday-Friday 7:00 a.m.-12:00 Midnight ET Saturday 8:00 a.m.-8:00 p.m. ET Sunday 10:00 a.m.-10:00 p.m. ET TTY Services: Dial 711 from the U.S.; Dial 1-866-280-2050 from Puerto Rico | Please be sure to write your account number on your correspondence. |
| Regular Payments CitiMortgage, Inc. PO Box 689196 Des Moines, IA 50368-9196 | Tax Bills CitiMortgage, Inc. PO Box 23689 Rochester, NY 14692 |
| Air Express Payments CitiMortgage, Inc. 4740 121st St. Urbandale, IA 50323-2402 | Air Express Correspondence CitiMortgage, Inc. 14700 Citicorp Drive, MC 0251 Hagerstown, MD 21742 |
| Credit Bureau Disputes/ Account Inquiries CitiMortgage, Inc. PO Box 6243 Sioux Falls, SD 57117-6243 | Property Insurance Correspondence CitiMortgage, Inc. PO Box 7706 Springfield, OH 45501 1-800-442-8774* |
| Insurance Claim Center CitiMortgage, Inc. PO Box 8855 Springfield, OH 45501-8855 1-855-844-2198* | Insurance Claim Center CitiMortgage, Inc. PO Box 8855 Springfield, OH 45501-8855 1-855-844-2198* |

Customer Service

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 5-6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



In 2012, CitiMortgage, Inc. CitiMortgage, Inc. does business as Citicorp Mortgage in NM. CitiMortgage, Inc. is an equal housing lender. Fixed Rate Home Equity Loans and Home Equity Lines of Credit are made available through Citibank, NA, equal housing lender. Citi Arc Design and Citi Arc Design are registered service marks of Citigroup Inc.

Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

MI _____ LAST NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

ADD/UPDATE E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? YES NO

REPRESENTATION OF PRINTED DOCUMENT



Mortgage Account Information

Statement Date: 11/19/12
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 2

ACCOUNT NUMBER: [REDACTED] -7

| | |
|-----------------------|------------------|
| Type of Mortgage | GOVERNMENT FIXED |
| Principal Balance | \$88,326.84 |
| Interest Rate | 7.50000% |
| Interest Year to Date | \$2,790.65 |

200YEARS citi



Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

00005983 BBB 102 324 SIS00790 AMI # 324



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364



NNNN-NNNN-NNNN-NNNN
 20502320059810001

Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|--------------|-------------------|------------------------|
| Date | | 12/01/12 |
| Principal | | \$404.55 |
| Interest | | \$476.86 |
| Escrow | | \$168.37 |
| Total Amount | | \$1,049.78 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.



Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Your monthly escrow payment has been adjusted to \$168.37 effective 12/01/12.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2012, are posted in January 2013, but credited for December 31, 2012.

CMI-SSBKG712

▼ Detach and return the bottom portion with payment. Retain the top portion for your records. ▼

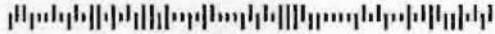
Account Number: [REDACTED] -7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

| See detail below: | Due Date: | Total Amount: |
|-----------------------------|-----------|---------------|
| Additional Principal: | 12/01/12 | \$1,049.78 |
| Additional Escrow: | | |
| Additional Monthly Payment: | | |
| Total Amount Enclosed | \$ | |

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104978 0000104978 0000104978

INTERNET REPRINT

CITI 4815 0291

REPRESENTATION OF PRINTED DOCUMENT

1 Check One: Please debit my Checking Account. (Attach a voided check)
 Please debit my Savings Account. (Attach a deposit slip)
 Financial Institution Account # to be debited _____

2 Financial Institution: _____
 Financial Institution Address: _____
 Signature of Financial Institution Account Holder: _____
 Date: _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By signing above, you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment rate. This service charges adjustable rate mortgages. CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, dated to you, 30 days prior to the cancellation date. CitiMortgage can cancel this agreement at its option if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your current CitiMortgage/Citibank Underwriters, you will be so informed.

*Calls are randomly monitored and recorded to insure quality service.

Please be sure to write your account number on your correspondence.

Monday-Friday
7:00 a.m.-12:00 Midnight ET
Saturday
8:00 a.m.-6:00 p.m. ET
Sunday
10:00 a.m.-10:00 p.m. ET

Dial 711 from the U.S.
Dial 1-866-280-2050
from Puerto Rico

Collections
1-800-723-7906*
Monday-Friday
6:00 a.m.-12:00 Midnight ET
Saturday-Sunday
8:00 a.m.-8:00 p.m. ET

Regular Payments
CitiMortgage, Inc.
PO Box 609796
Des Moines, IA 50368-9196

Air Express Payments
CitiMortgage, Inc.
4740 121st St.
Urbandale, IA 50323-9402

**Credit Bureau Disputes/
Account Inquiries**
CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

Insurance Claim Center
CitiMortgage, Inc.
PO Box 6855
Springfield, OH 45501-6855
1-866-844-2198

Tax Bills
CitiMortgage, Inc.
PO Box 23697
Rochester, NY 14692

Air Express Correspondence
CitiMortgage, Inc.
14700 Cincorp Drive, MC 0251
Bagdad, MN 21742

**Property Insurance
Correspondence**
CitiMortgage, Inc.
PO Box 7706
Springfield, OH 45501
1-800-442-8774

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit www.citimortgage.com for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution.

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-283-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10032, HAGERSTOWN, MD 21749-0032. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (b) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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REPRESENTATION OF PRINTED DOCUMENT



Page 2 of 2

ACCOUNT NUMBER: [REDACTED]-7



Monthly Highlights

Pursuant to Nevada law, CitiMortgage, Inc. is providing this notice to you, our existing customer. According to our policy, you may place your phone number on our internal Do-Not-Call list by either contacting us at our customer service number (800) 283-7918, or advising any CitiMortgage, Inc. telephone solicitor during a solicitation call to place your number on our list. For further information you may contact us at CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, MO 63368 (800) 283-7918. Or you can contact the Nevada State Attorney General at Office of the Attorney General Nevada Department of Justice, Carson City Office, 100 North Carson Street, Carson City, Nevada 89701-4717, (775) 684-1100; Website: <http://oag.state.nv.us>

NNNN-NNNN-NNNN-NNNN
255022340059810002

CMK-95REQ-Q11!

REPRESENTATION OF PRINTED DOCUMENT



Mortgage Account Information

Statement Date: 12/18/12
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 1

ACCOUNT NUMBER: [REDACTED]

| | |
|-----------------------|------------------|
| Type of Mortgage | GOVERNMENT FIXED |
| Principal Balance | \$88,326.84 |
| Interest Rate | 7.50000% |
| Interest Year to Date | \$2,790.65 |

200YEARS **citi**

Customer service 1-800-283-7918*
 Please reference your account number 0577014851 when calling.
 *Calls are randomly monitored and recorded to ensure quality service.

00005855 BB 10Z 353 SIS0079D AM1 8 353



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364



NNNN-NNNN-NNNN-NNNN
 26520337005830001



Account Activity

| | PAYMENTS RECEIVED | MONTHLY PAYMENT AMOUNT |
|---------------------|-------------------|------------------------|
| Date | | 01/01/13 |
| Principal | | \$407.08 |
| Interest | | \$474.33 |
| Escrow | | \$168.37 |
| Total Amount | | \$1,049.78 |

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2012, are posted in January 2013, but credited for December 31, 2012.

A tax and interest statement for 2012 income tax purposes will be included with your next monthly statement or mailed separately by January 31, 2013. To protect your identity, your full social security number will not be printed on the document but will be used in IRS reporting.

CM-LSSEBK0712

Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: [REDACTED] 1-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

| See detail below: | Due Date: | Total Amount: |
|-----------------------------|-----------|---------------|
| | 01/01/13 | \$1,049.78 |
| Additional Principal: | \$ | - |
| Additional Escrow: | \$ | - |
| Additional Monthly Payment: | \$ | - |
| Total Amount Enclosed | \$ | - |

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

[REDACTED] 517 0000104978 0000104978 0000104978

INTERNET REPRINT
 CITI 4815 0289

REPRESENTATION OF PRINTED DOCUMENT

Check One: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)
 Financial Institution Account # to be debited: _____

Financial Institution: _____

Financial Institution Address: _____

Signature of Financial Institution Account Holder: _____

Date: _____

Please complete/sign this form and return it along with a voided check or deposit slip to: **CitIMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117**

By signing above you are authorizing CitIMortgage, Inc. to automatically debit your account originated above for the amount of your total monthly mortgage payment. You understand that the total amount may vary due to changes in your monthly payment rate, fees, interest charge, adjustable rate increases. CitIMortgage will provide you with written notice at least 30 days prior to any change in the total amount. CitIMortgage is authorized to debit your account until they receive a written letter, dated by you, 30 days prior to the cancellation date. CitIMortgage can cancel the agreement at its option if 2 or more bad returns are received in 6 months. The monthly automatic debit will continue if you experience with your existing CitIMortgage account. Holder unless you notify us to discontinue the service.

*Calls are randomly monitored and recorded to ensure quality service.

Please be sure to write your account number on your correspondence.

Regular Payments

CitIMortgage, Inc.
 PO Box 689196
 Des Moines, IA 50368-9196

Tax Bills

CitIMortgage, Inc.
 PO Box 23689
 Rochester, NY 14692

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-6:00 p.m. ET

Sunday

9:00 a.m.-10:00 p.m. ET

Dial 711 from the U.S.

Dial 1-866-280-2050

from Puerto Rico

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Credit Bureau Disputes/

Account Inquiries

CitIMortgage, Inc.
 PO Box 6243
 Sioux Falls, SD 57117-6243

Property Insurance

CitIMortgage, Inc.
 PO Box 7706
 Springfield, OH 45501
 1-800-442-8747

Air Express Payments

CitIMortgage, Inc.
 4741 121st St
 Urbandale, IA 50322-2402

Air Express Correspondence

CitIMortgage, Inc.
 14700 Ciborp Drive, MC 0251
 Hagerstown, MD 21742

By calling 1-800-280-7915*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 606 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number, and the reasons for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (b) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Mortgage Account # _____

You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No. **Fee/Circle Due Date** 1 day 3 day 5 day 6 day 7 day 8 day
\$10.00 Monthly Fee/Circle Due Date 1 day 3 day 5 day 6 day 7 day 8 day

Additional Principal Per Month (Optional) \$ _____

Additional Escrow Per Month (Optional) \$ _____

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit www.citimortgage.com for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-280-7915* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-280-7915*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.



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